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# **HEALTH INSURANCE SURVEY**

## **MARCH 1979**

CATALOGUE NO. 4335.0

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**AUSTRALIAN BUREAU OF STATISTICS Canberra**



## INQUIRIES

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### MAIN FEATURES

- . At March 1979, there were an estimated 4,028,600 Australian contributor units insured with private health funds of which 1,337,100 were single contributor units and 2,691,500 were family contributor units.
- . An estimated 2,423,600 potential contributor units containing 4,274,900 persons were not insured for private health insurance at March 1979. Thus of the total possible contributor units 62.4 percent were covered by private health insurance at March 1979. The only State and Territory where the level of coverage of contributor units was less than 60 percent were Queensland and the Northern Territory where the average was 46.9 and 46.7 percent respectively.
- . The average number of persons per family contributor unit was estimated to be 3.19 persons at March 1979.
- . Over one-third (35.2 percent) of contributor units not privately insured, were not insured because they considered themselves to be covered by Pensioner or Repatriation schemes.
- . 11.8 percent of the contributor units not insured with private health funds immediately prior to 1 November 1978 were insured at March 1979. This represented 297,500 contributor units.
- . Conversely, 4.4 percent of the contributor units that were insured with private health funds immediately prior to 1 November 1978 were no longer insured at March 1979. This represented 170,000 contributor units.
- . Overall, the net gain in contributor units insured with private health funds between November 1978 and March 1979 was 127,500, or 3.2 percent of the number of contributor units with private cover at March 1979.
- . About one-third of contributor units (33.9 percent) with health insurance at March 1979 were insured for 75 percent medical cover, and shared hospital ward. Almost another quarter (23.3 percent) of contributor units were insured for 100 percent medical cover and a single hospital room. 17.5 percent were insured for 100 percent medical cover and shared hospital ward and another 9.3 percent were insured for 75 percent medical cover and single hospital room. The remainder either did not know their level of insurance (6.6 percent) or were only insured for one type of benefit (medical only, hospital only or ancillary only).
- . For contributor units where the head was born overseas (excluding U.K. and Ireland) the proportion of contributor units with health insurance was the same as those contributor units where the head was Australian-born (63.1 percent). The proportion of contributor units with health insurance whose head was born in the U.K. or Ireland was lower (56.7 percent).

- . As the gross weekly income of contributor units increased the proportion of contributor units with health insurance also tended to increase, with the lowest proportion of contributor units insured being in the income range \$10 and under \$80 (29.4 percent) and the highest proportion where the contributor unit income was more than \$240 (85.8 percent).
- . Contributor units whose head was employed were more than twice as likely to have health insurance than units where the head was unemployed (73.6 percent compared with 30.7 percent). For contributor units where the head was not in the labour force, the proportion with health insurance was 36.3 percent.
- . Approximately one half (50.4 percent) of contributor units without dependants did not have private insurance whereas just over one quarter (27.3 percent) of contributor units with dependants did not have private insurance.

### EXPLANATORY NOTES

#### Introduction

In March 1979 a survey was conducted throughout Australia to obtain information about levels of health insurance cover in the Australian community.

2. Prior to 1 November 1978, persons were able to insure for medical and hospital benefits with registered benefits organisations or be covered by a health insurance levy for such basic health care treatment. The minimum cover under this system was medical benefits equal to 75 percent of doctors' schedule fees, with a maximum patient payment of \$10 for any one medical service where the schedule fee was charged, and cover for shared ward accommodation in public hospitals. The health insurance levy was abolished from 1 November 1978, as was the compulsory nature of health insurance. Since that date every person is automatically entitled, at no direct cost, to a Commonwealth medical benefit equal to 40 percent of doctors' schedule fees with a maximum patient payment of \$20 for any one medical service where the schedule fee is charged. The hospital arrangements were essentially unaltered. Individuals may insure for additional medical benefits cover, as well as for hospital benefits cover (see paragraphs 13 and 14 for definitions of medical and hospital cover), with registered health benefits organisations. Individuals not insured for medical benefits must register with a registered medical benefits organisation in order to receive Commonwealth medical benefits. Such registration may be arranged at no cost. The organisations pay Commonwealth medical benefits on behalf of the Commonwealth Government and are subsequently reimbursed.

3. The survey obtained, in respect of contributor units, details of the hospital and medical arrangements they had prior to 1 November 1978, the arrangements they had at the time of the survey, and their insurance intentions over the six months following the interview. In addition the income of the contributor unit was



obtained. Because the survey was conducted as part of the regular monthly population survey, and a discouraged job seekers survey was also taken in conjunction, it was possible to use variables from these surveys (e.g. labour force status, country of birth) for classifying data from the health insurance survey.

#### Survey methodology

4. The survey was conducted as part of the regular population survey, which is based on a multi-stage area sample of private dwellings (about 30,000 houses, flats etc.) and non-private dwellings (hotels, motels, etc.) and covers about two-thirds of one percent of the population of Australia. Non-private dwellings were excluded from the health insurance survey.

5. The information about health insurance was obtained from the head of the contributor unit (see paragraph 9 for definition of head of contributor unit) within each selected dwelling by carefully chosen and specially trained interviewers. If the head of the contributor unit was not available for interview another responsible adult could answer on his or her behalf. Interviews were carried out over a period of two weeks commencing 12 March.

#### Scope and coverage

6. The estimates relate to all usual residents of private dwellings except members of the permanent armed forces, diplomatic personnel and persons from overseas touring or holidaying in Australia.

#### Definitions

7. A *contributor unit* is an individual or a family who have taken out or are eligible to take out health insurance with a registered health fund. Thus a contributor unit may consist of a single person with no dependants or a family head who has dependants.

8. *Dependants* in contributor units are those persons who are eligible to be accepted as dependants by the health funds for the purposes of private health insurance. Any contributor unit only has one non-dependent member. Thus, dependants include:

- (i) for married couples, the wife
- (ii) all children under 15 years of age
- (iii) unmarried full-time students between 15 and 25 years of age without dependants of their own and who are living with their parents.

9. The *head of a contributor unit* is the non-dependent member of the contributor unit. This will usually be the principal insurer.

10. *Single contributor units* are contributor units that consist of an individual. Single contributor units covered by health insurance pay single contribution rates.

11. *Family contributor units* are contributor units that consist of more than one individual. Family contributor units covered by health insurance pay family contribution rates.

12. *Registered health benefits organisations* are organisations registered under the National Health Act to conduct a medical benefits fund or a hospital benefits fund. The organisations are operated on a non-profit basis, and provide medical, hospital and/or ancillary benefits to contributors and their dependants.

13. *Medical cover* is health insurance cover provided by registered medical benefits organisations to reimburse part or all of the schedule fees for medical services.

14. *Hospital cover* is health insurance cover provided by registered hospital benefits organisations to cover the cost of accommodation in shared wards of public hospitals or towards the cost of single rooms in public hospitals or accommodation in private hospitals.

15. *Ancillary cover* is any cover provided by registered health benefits organisations for health related services other than medical or hospital cover (e.g. physiotherapy, dental, funeral benefits, ambulance).

16. *Gross weekly income* of the contributor unit is defined as the income from all sources of the head of the contributor unit and of the wife where married. Income of any other dependants is not included.

17. *Labour force status* categories used in this bulletin are the same as those used in the March 1979 labour force survey as set out in the bulletin *The Labour Force, March 1979* (6203.0).

#### Interpretation of results

18. Since the estimates are based on information obtained from occupants of a sample of dwellings, they may differ from the figures that would have been produced if all dwellings had been included in the sample and the same questionnaires and procedures had been used. These differences are called sampling errors. One measure of the sampling error of an estimate is the standard error. Appendix 1 provides estimates of standard errors for data contained in this bulletin, together with an explanation of how to interpret them.

19. In addition to sampling errors, the estimates are subject to non-sampling errors. These may be caused by errors in reporting (e.g. because some answers were based on memory, or because of misunderstanding or unwillingness of respondents to reveal all details) or errors arising during processing (e.g. coding, data recording). Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

20. Because not all persons in the household were asked the questions about health insurance coverage it is possible that a small percentage of persons may have been incorrectly classified to contributor units. These include:

- (i) wives, whose husbands did not have health insurance were assumed to be part of the husband's contributor unit, when they may in fact have been single contributor units.
- (ii) Full-time unmarried students under 25 years of age living with their parents were assumed not to be single contributor units and were not asked the health insurance coverage questions.

#### **Related publications**

21. Other ABS publications which may be of interest include:

*Persons Covered by Hospital and Medical Expenditure Schemes, August 1972* (4303.0)

*Australian Health Survey 1977-1978*, (4311.0)

22. All publications produced by the ABS are listed in *Catalogue of Publications* (1101.0) which is available free of charge from any ABS office.

#### **Symbols and other usages**

- .. Not applicable
- \* Subject to sampling variability too high for most practical purposes. (See appendix 1).

23. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

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Acting Australian Statistician

TABLE 1. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a), MARCH 1979, STATES

<i>Health insurance level</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Total</i>
Number of contributor units ('000)									
Private insurance									
Hospital and medical	1,258.2	946.9	378.1	334.3	302.9	101.4	13.3	46.3	3,381.4
Hospital only	70.0	90.6	33.5	22.1	12.1	1.5	*	2.1	232.6
Medical only	42.4	16.4	22.6	18.1	12.7	5.1	*	1.2	119.6
Ancillary only	7.1	6.6	7.9	4.6	2.1	1.0	*	*	30.0
Don't know (b)	91.5	81.3	22.9	26.3	29.3	7.5	3.4	2.9	265.0
<i>Total private insurance</i>	<i>1,469.2</i>	<i>1,141.9</i>	<i>464.9</i>	<i>405.4</i>	<i>359.1</i>	<i>116.5</i>	<i>18.5</i>	<i>53.2</i>	<i>4,028.6</i>
No private insurance	837.4	552.7	526.8	189.5	199.6	66.3	21.1	30.3	2,423.6
<b>Total</b>	<b>2,306.5</b>	<b>1,694.6</b>	<b>991.7</b>	<b>594.8</b>	<b>558.6</b>	<b>182.9</b>	<b>39.6</b>	<b>83.5</b>	<b>6,452.3</b>

(a) See paragraph 7 for definition of contributor unit. (b) Those contributor units with private insurance who did not know the level of that insurance.

TABLE 2. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) BY SINGLE OR FAMILY CONTRIBUTOR UNIT, MARCH 1979

<i>Health insurance level</i>	<i>Contributor unit</i>		
	<i>Single</i>	<i>Family</i>	<i>Total</i>
Number of contributor units ('000)			
Private insurance			
75 percent medical cover, shared hospital ward	487.4	876.7	1,364.1
100 percent medical cover, shared hospital ward	192.9	510.8	703.7
75 per cent medical cover, single hospital room	104.1	269.0	373.0
100 percent medical cover, single hospital room	269.2	671.3	940.6
No medical cover, shared hospital ward	81.7	89.6	171.3
No medical cover, single hospital room	32.3	29.1	61.3
75 percent medical cover, no hospital cover	27.1	32.8	59.9
100 percent medical cover, no hospital cover	19.3	40.5	59.8
Ancillary cover only	14.6	15.4	30.0
Don't know (b)	108.6	156.4	265.0
<i>Total private insurance</i>	<i>1,337.1</i>	<i>2,691.5</i>	<i>4,028.6</i>
No private insurance			
Registered with a fund (c)	358.2	310.5	668.7
Not registered with a fund	566.8	273.0	839.8
Other (d)	519.7	395.5	915.2
<i>Total no private insurance</i>	<i>1,444.7</i>	<i>978.9</i>	<i>2,423.6</i>
<b>Total</b>	<b>2,781.9</b>	<b>3,670.4</b>	<b>6,452.3</b>

(a) See paragraph 7 for definition of contributor unit. (b) Those contributor units with private insurance who did not know the level of that insurance. (c) Registered with a health benefits organisation to receive Commonwealth medical benefits. (d) Includes contributor units who consider themselves to be covered by pensioner or repatriation schemes together with those contributor units where the head did not know whether or not the unit was registered with a registered health benefits organisation.

TABLE 3. LEVEL OF HEALTH INSURANCE OF PERSONS BY SINGLE OR FAMILY CONTRIBUTOR UNIT (a),  
MARCH 1979

Health insurance level	Contributor unit		Total Persons
	Single	Family	
Number of persons ('000)			
Private insurance			
75 percent medical cover, shared hospital ward	487.4	2,843.6	3,331.0
100 percent medical cover, shared hospital ward	192.9	1,678.8	1,871.7
75 percent medical cover, single hospital room	104.1	858.7	962.8
100 percent medical cover, single hospital room	269.2	2,121.9	2,391.1
No medical cover, shared hospital ward	81.7	243.9	325.6
No medical cover, single hospital room	32.3	79.5	111.8
75 percent medical cover, no hospital cover	27.1	105.2	132.3
100 percent medical cover, no hospital cover	19.3	139.3	158.6
Ancillary cover only	14.6	49.6	64.2
Don't know (b)	108.6	472.1	580.7
Total private insurance	1,337.1	8,592.7	9,929.8
No private insurance			
Registered with a fund (c)	358.2	1,004.0	1,362.2
Not registered with a fund	566.8	895.1	1,461.9
Other (d)	519.7	931.1	1,450.8
Total no private insurance	1,444.7	2,830.2	4,274.9
Total	2,781.9	11,422.9	14,204.8

(a) See paragraph 7 for definition of contributor unit. (b) Those persons with private health insurance where the head of the contributor unit did not know the level of that insurance. (c) Registered with a health benefits organisation to receive Commonwealth medical benefits. (d) Includes persons where the head of the contributor unit considered the unit to be covered by pensioner or repatriation schemes together with those persons where the head of the contributor unit did not know whether or not the unit was registered with a registered health benefits organisation.

TABLE 4. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) BY COMPOSITION OF CONTRIBUTOR UNIT, MARCH 1979

Health insurance level	Composition of contributor unit					Head only	Total
	Married couple	Married couple, one other dependant	Married couple, two other dependants	Married couple, three or more other dependants	Head not married (b), one or more dependants		
Number of contributor units ('000)							
Private insurance							
75 percent medical cover, shared hospital ward	300.8	149.8	221.5	143.5	41.6	506.8	1,364.1
100 percent medical cover, shared hospital ward	166.9	88.4	131.1	90.6	18.7	208.0	703.7
75 percent medical cover, single hospital room	94.5	49.7	60.6	44.2	10.0	114.0	373.0
100 percent medical cover, single hospital room	251.0	117.1	149.5	103.9	30.0	289.1	940.6
No medical cover, shared hospital ward	53.3	9.3	12.3	7.7	7.0	81.6	171.3
No medical cover, single hospital room	16.7	3.8	5.7	*	*	32.1	61.3
75 percent medical cover, no hospital cover	12.9	5.1	6.9	5.8	*	26.8	59.9
100 percent medical cover, no hospital cover	9.8	7.8	11.7	7.5	*	20.9	59.8
Ancillary cover only	5.1	*	3.7	2.3	2.7	14.8	30.0
Don't know (c)	53.8	20.4	28.1	26.7	8.0	128.0	265.0
Total private insurance	964.8	452.9	631.2	433.8	123.7	(f)1,422.2	4,028.6
No private insurance							
Registered with a fund (d)	107.3	52.0	71.4	47.1	32.8	358.2	668.7
Not registered with a fund	88.1	39.4	50.8	45.4	49.2	566.8	839.8
Other (e)	282.7	12.5	11.5	9.3	79.4	519.7	915.2
Total no private insurance	478.1	103.9	133.7	101.8	161.4	1,444.7	2,423.6
Total	1,442.9	556.8	764.9	535.6	285.1	2,866.9	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Includes never married, widowed, separated or divorced persons. (c) Those contributor units with private insurance who did not know the level of that insurance. (d) Registered with a health benefits organisation to receive Commonwealth medical benefits. (e) Includes contributor units who consider themselves to be covered by pensioner or repatriation schemes together with those contributor units where the head did not know whether or not the unit was registered with a fund. (f) 85,100 head only contributor units indicated they had family cover (see total private insurance for single contributor units in Table 2). These include heads of contributor units insuring dependants resident in another dwelling, and contributor units who no longer have dependants for health insurance purposes but have not changed their insurance.

TABLE 5. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) BY SINGLE OR FAMILY CONTRIBUTOR UNIT AND INCOME OF CONTRIBUTOR UNIT, MARCH 1979

Health insurance level	Gross weekly income of contributor unit (b)								Total
	Less than \$10	\$10 and under \$80	\$80 and under \$120	\$120 and under \$160	\$160 and under \$200	\$200 and under \$240	\$240 or more	Don't know	
SINGLE CONTRIBUTOR UNIT									
Number of contributor units ('000)									
Private insurance									
Hospital and medical	14.0	133.1	182.0	229.0	189.1	116.2	121.5	68.8	1,053.6
Hospital only	*	77.2	13.6	6.2	4.8	2.5	3.3	5.3	114.0
Medical only	*	9.1	10.8	10.0	6.4	3.3	3.4	2.8	46.4
Ancillary only	*	4.8	2.5	2.4	2.3	*	*	*	14.6
Don't know (c)	*	18.6	16.9	19.5	13.0	9.7	8.2	20.9	108.6
Total private insurance	17.8	242.7	225.7	267.1	215.7	132.3	137.0	98.7	1,337.1
No private insurance	55.2	679.8	212.0	177.7	126.5	73.8	58.0	61.8	1,444.7
Total	53.2	922.5	437.8	444.8	342.1	206.1	195.1	160.5	2,781.9
FAMILY CONTRIBUTOR UNIT									
Number of contributor units ('000)									
Private insurance									
Hospital and medical	22.1	61.0	96.9	193.0	308.9	401.3	1,094.4	150.2	2,327.8
Hospital only	2.7	11.9	37.3	11.6	10.0	9.3	30.2	7.1	118.6
Medical only		3.8	6.4	8.6	17.2	12.5	21.0	2.5	73.3
Ancillary only		*	*	2.3	*	*	4.8	*	15.4
Don't know (c)	4.2	15.2	10.3	13.4	18.3	16.8	52.2	25.9	156.4
Total private insurance	29.0	94.0	153.2	228.9	356.5	441.5	1,202.4	186.1	2,691.5
No private insurance	10.5	129.4	310.5	118.6	106.1	90.1	163.2	50.5	978.9
Total	59.2	223.4	463.7	347.5	462.6	531.6	1,365.6	236.6	3,670.4
ALL CONTRIBUTOR UNITS									
Number of contributor units ('000)									
Private insurance									
Hospital and medical	36.1	194.1	278.9	422.0	498.0	517.5	1,215.8	219.0	3,381.4
Hospital only	4.7	89.1	50.9	17.7	14.8	11.9	33.5	12.5	232.6
Medical only		12.9	17.2	18.6	23.5	15.8	24.4	5.3	119.6
Ancillary only		6.8	4.6	4.7	4.5	*	5.3	*	30.0
Don't know (c)	5.9	33.8	27.2	33.0	31.3	26.6	60.4	46.9	265.0
Total private insurance	46.8	336.7	378.9	496.0	572.2	573.8	1,339.4	284.8	4,028.6
No private insurance	65.6	809.2	522.6	296.3	232.6	163.9	221.2	112.2	2,423.6
Total	112.4	1,145.9	901.5	792.3	804.8	737.7	1,560.7	397.1	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Income of head of contributor unit and of wife where present, but not of other dependants. (c) Those contributor units with private insurance who did not know the level of that insurance.

TABLE 6. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) BY COMPOSITION OF CONTRIBUTOR UNIT AND AGE OF HEAD OF CONTRIBUTOR UNIT, MARCH 1979

Health insurance level	Age of head of contributor unit (years)						Total
	15 and under 25	25 and under 35	35 and under 50	50 and under 60	60 and under 65	65 and over	
MARRIED COUPLE, ONE OR MORE OTHER DEPENDANTS							
Number of contributor units ('000)							
Private insurance							
Hospital and medical	37.8	475.2	663.7	153.2	15.1	5.0	1,349.9
Hospital only	*	13.7	18.4	5.6	*	*	40.5
Medical only	*	16.2	21.5	5.3	*	*	44.9
Ancillary only	*	2.6	3.8	*	*	*	7.4
Don't know (b)	2.3	19.5	10.8	9.6	*	*	75.2
Total private insurance	42.3	527.1	750.5	174.6	16.7	6.9	1,517.9
No private insurance	23.1	123.7	147.3	35.0	6.3	3.9	339.4
Total	65.4	650.7	897.8	209.6	23.0	10.8	1,857.3
HEAD NOT MARRIED (c), ONE OR MORE DEPENDANTS							
Number of contributor units ('000)							
Private insurance							
Hospital and medical	8.3	29.6	47.7	14.1	*	*	100.4
Hospital only	*	4.6	4.3	*	*	*	8.4
Medical only	*		2.5	*	*	*	4.2
Ancillary only	*		*	*	*	*	2.7
Don't know (b)	*	*	4.3	*	*	*	8.0
Total private insurance	10.7	35.8	59.9	16.0	*	*	123.7
No private insurance	30.3	59.0	56.4	12.6	*	*	161.4
Total	41.0	94.8	116.3	28.6	*	2.5	285.1
MARRIED COUPLE							
Number of contributor units ('000)							
Private insurance							
Hospital and medical	65.6	136.1	114.5	281.6	111.1	104.3	813.2
Hospital only		5.7	3.3	11.9	11.2	36.0	70.0
Medical only		4.6	2.5	8.1	4.7	3.8	22.7
Ancillary only	2.4		*	*	*	*	5.1
Don't know (b)	*	7.4	8.2	16.4	8.2	11.3	53.8
Total private insurance	72.5	151.6	128.5	318.9	136.2	157.0	964.8
No private insurance	21.3	38.8	36.2	84.8	66.5	230.6	478.1
Total	93.8	190.4	164.6	403.8	202.7	387.6	1,442.9
HEAD ONLY							
Number of contributor units ('000)							
Private insurance							
Hospital and medical	577.6	183.2	107.1	101.8	39.6	108.6	1,118.0
Hospital only	18.3	5.6	3.7	8.7	12.7	64.7	113.7
Medical only	29.8	5.4	5.0	2.7	2.6	2.7	47.8
Ancillary only	8.9	2.6	*	*		*	14.8
Don't know (b)	65.9	17.9	11.3	10.6	4.9	17.4	128.0
Total private insurance	700.5	214.7	127.8	124.9	59.8	194.5	(d)1,422.2
No private insurance	632.0	181.9	96.0	115.9	79.2	339.8	1,444.7
Total	1,332.4	396.7	223.7	240.8	139.0	534.3	2,866.9
ALL CONTRIBUTOR UNITS							
Number of contributor units ('000)							
Private insurance							
Hospital and medical	689.3	824.0	932.9	550.8	166.3	218.1	3,381.4
Hospital only	21.4	28.0	29.6	26.7	24.8	102.2	232.6
Medical only	34.0	24.0	31.5	16.2	7.2	6.7	119.6
Ancillary only	9.9	6.8	5.7	3.3	*	2.7	30.0
Don't know (b)	71.5	46.5	67.0	37.4	13.5	29.2	265.0
Total private insurance	826.0	929.3	1,066.7	634.4	213.4	359.0	4,028.6
No private insurance	706.7	403.4	335.8	248.3	153.2	576.3	2,423.6
Total	1,532.6	1,332.7	1,402.4	882.7	366.6	935.2	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Those contributor units with private insurance who did not know the level of that insurance. (c) Includes never married, widowed, separated or divorced persons. (d) 85,100 head only contributor units indicated they had family cover (see total private insurance for single contributor units in Table 2). These include heads of contributor units insuring dependants resident in another dwelling, and contributor units who no longer have dependants for health insurance purposes but have not changed their insurance.



TABLE 7. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) BY COUNTRY OF BIRTH OF HEAD OF CONTRIBUTOR UNIT AND PERIOD OF RESIDENCE, MARCH 1979

Health insurance level	Birthplace of head								Total
	Australian -born	United Kingdom/Ireland			Other countries			Total overseas -born	
		Less than 2 years	2 and under 5 years	Over 5 years	Less than 2 years	2 and under 5 years	Over 5 years		
Number of contributor units ('000)									
Private insurance									
Hospital and medical	2,567.9	7.2	14.9	286.0	17.6	22.5	465.2	813.5	3,381.4
Hospital only	179.2	*	*	24.2	2.6	5.2	26.9	53.4	232.6
Medical only	82.8	*	*	13.1			16.3	36.8	119.6
Ancillary only	20.9	*	*	4.0			4.0	9.1	30.0
Don't know (b)	205.4	*	*	19.1	2.6	2.3	33.5	59.7	265.0
Total private insurance	3,056.2	9.2	18.0	346.5	22.8	30.0	545.9	972.4	4,028.6
No private insurance	1,788.0	10.0	14.1	261.3	35.3	24.5	290.3	635.6	2,423.6
Total	4,844.2	19.2	32.2	607.8	58.1	54.6	836.2	1,608.1	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Those contributor units with private insurance who did not know the level of that insurance.

TABLE 8. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) BY LABOUR FORCE STATUS OF HEAD OF CONTRIBUTOR UNIT, MARCH 1979

	Labour force status			
	In labour force			
Health insurance level	Employed	Unemployed	Not in labour force	Total
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	2,951.8	72.8	356.9	3,381.4
Hospital only	88.8	5.7	138.1	232.6
Medical only	98.4	6.8	14.4	119.6
Ancillary only	21.0	*	6.9	30.0
Don't know (b)	203.7	9.8	51.5	265.0
Total private insurance	3,363.6	97.2	567.9	4,028.6
Non private insurance	1,205.7	219.6	998.4	2,423.6
Total	4,569.2	316.8	1,566.3	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Those contributor units with private insurance who did not know the level of that insurance.

TABLE 9. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a), MARCH 1979 BY PRIVATE HEALTH INSURANCE COVERAGE OF CONTRIBUTOR UNIT IMMEDIATELY PRIOR TO 1 NOVEMBER 1978 AND COMPOSITION OF CONTRIBUTOR UNIT

COMPOSITION OF CONTRIBUTOR UNIT				
Health insurance level at March 1979	Private insurance	No private insurance	Don't know	Total
MARRIED COUPLE, ONE OTHER DEPENDANT				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	390.0	14.6	*	405.1
Hospital only	12.0	*	*	13.1
Medical only	9.2	3.7	*	12.9
Ancillary only	*	*	*	*
Don't know (b)	20.1	*	*	20.4
Total private insurance	432.5	19.8	*	452.9
No private insurance	12.5	89.4	*	103.9
Total	445.0	109.2	2.6	556.8
MARRIED COUPLE, TWO OTHER DEPENDANTS				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	534.9	25.6	2.3	562.8
Hospital only	16.1	*	*	18.0
Medical only	12.5	6.2	*	18.7
Ancillary only	3.1	*	*	3.7
Don't know (b)	27.0	*	*	28.1
Total private insurance	593.4	35.1	2.7	631.2
No private insurance	22.7	109.8	*	133.7
Total	616.2	144.9	3.9	764.9
MARRIED COUPLE, THREE OR MORE OTHER DEPENDANTS				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	366.0	15.7	*	382.1
Hospital only	8.3	*	*	9.3
Medical only	9.0	4.0	*	13.3
Ancillary only	*	*	*	2.3
Don't know (b)	24.4	*	*	26.7
Total private insurance	409.3	23.2	*	433.8
No private insurance	12.9	87.1	*	101.8
Total	422.3	110.4	2.9	535.6
HEAD NOT MARRIED (c), ONE OR MORE DEPENDANTS				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	92.6	7.6	*	100.4
Hospital only	7.4	2.6	*	8.4
Medical only	3.1		*	4.2
Ancillary only	2.3		*	2.7
Don't know (b)	6.6	*	*	8.0
Total private insurance	111.9	11.3	*	123.7
No private insurance	6.6	154.2	*	161.4
Total	118.6	165.5	*	285.1

TABLE 9. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a), MARCH 1979 BY PRIVATE HEALTH INSURANCE COVERAGE OF CONTRIBUTOR UNIT IMMEDIATELY PRIOR TO 1 NOVEMBER 1978 AND COMPOSITION OF CONTRIBUTOR UNIT – *continued*

	Health insurance coverage prior to 1 November 1978			
Health insurance level at March 1979	Private insurance	No private insurance	Don't know	Total
MARRIED COUPLE				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	784.3	27.4	*	813.2
Hospital only	66.2	3.6	*	70.0
Medical only	17.7	5.0	*	22.7
Ancillary only	4.1	*	*	5.1
Don't know (b)	50.2	3.1	*	53.8
Total private insurance	922.6	40.0	*	964.8
No private insurance	22.3	451.8	4.0	478.1
Total	944.9	491.9	6.2	1,442.9
HEAD ONLY				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	992.6	121.3	4.1	1,118.0
Hospital only	101.6	11.7	*	113.7
Medical only	30.1	17.1	*	47.8
Ancillary only	9.9	4.8	*	14.8
Don't know (b)	110.6	13.1	4.3	128.0
Total private insurance	1,244.7	168.0	9.5	(d)1,422.2
No private insurance	92.9	1,323.3	28.5	1,444.7
Total	1,337.7	1,491.3	38.0	2,866.9
ALL CONTRIBUTOR UNITS				
	Number of contributor units ('000)			
Private insurance				
Hospital and medical	3,160.3	212.1	9.0	3,381.4
Hospital only	211.5	20.0	*	232.6
Medical only	81.6	37.1	*	119.6
Ancillary only	22.2	7.7	*	30.0
Don't know (b)	238.9	20.6	5.5	265.0
Total private insurance	3,714.6	297.5	16.6	4,028.6
No private insurance	170.0	2,215.6	38.0	2,423.6
Total	3,884.5	2,513.1	54.6	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Those contributor units with private insurance who did not know the level of that insurance. (c) Includes never married, widowed, separated or divorced persons. (d) 85,100 head only contributor units indicated they had family cover (see total private insurance for single contributor units in Table 2). These include heads of contributor units insuring dependants resident in another dwelling, and contributor units who no longer have dependants for health insurance purposes but have not changed their insurance.

TABLE 10. LEVEL OF HEALTH INSURANCE OF PERSONS, MARCH 1979 BY PRIVATE HEALTH INSURANCE COVERAGE OF PERSONS IMMEDIATELY PRIOR TO 1 NOVEMBER 1978

Health insurance level at March 1979	Health insurance coverage prior to 1 November 1978			Total
	Private insurance	No private insurance	Don't know	
	Number of persons ('000)			
Private insurance				
75 percent medical cover, shared hospital ward	3,099.6	217.1	14.3	3,331.0
100 percent medical cover, shared hospital ward	1,756.5	111.5	3.7	1,871.7
75 percent medical cover, single hospital room	930.0	32.3	*	962.8
100 percent medical cover, single hospital room	2,319.4	69.5	*	2,391.1
No medical cover, shared hospital ward	293.6	28.6	3.4	325.6
No medical cover, single hospital room	104.9	6.9	*	111.8
75 percent medical cover, no hospital cover	92.1	39.2	*	132.3
100 percent medical cover, no hospital cover	108.6	48.9	*	158.6
Ancillary cover only	49.3	14.9	*	64.2
Don't know (a)	531.2	41.2	8.3	580.7
<i>Total private insurance</i>	<i>9,285.0</i>	<i>610.1</i>	<i>34.7</i>	<i>9,929.8</i>
No private insurance				
Registered with a fund (b)	179.5	1,159.8	22.9	1,362.2
Not registered with a fund	167.0	1,267.7	27.2	1,461.9
Other (c)	8.4	1,434.3	8.1	1,450.8
<i>Total no private insurance</i>	<i>354.9</i>	<i>3,861.8</i>	<i>58.3</i>	<i>4,274.9</i>
<b>Total</b>	<b>9,639.9</b>	<b>4,471.9</b>	<b>93.0</b>	<b>14,204.8</b>

(a) Those persons with private insurance where the head of the contributor unit did not know the level of that insurance. (b) Registered with a health benefits organisation to receive Commonwealth medical benefits. (c) Includes persons where the head of the contributor unit considered the unit to be covered by pensioner or repatriation schemes together with those persons where the head of the contributor unit did not know whether or not the unit was registered with a registered health benefits organisation.

TABLE 11. CHANGES TO HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) FROM IMMEDIATELY PRIOR TO 1 NOVEMBER 1978 TO MARCH 1979 BY INCOME OF CONTRIBUTOR UNIT AND COMPOSITION OF CONTRIBUTOR UNIT

Changes to health insurance	Gross weekly income of contributor unit (b)								Total
	Less than \$10	\$10 and under \$80	\$80 and under \$120	\$120 and under \$160	\$160 and under \$200	\$200 and under \$240	\$240 or more	Don't know	
MARRIED COUPLE, ONE OR MORE OTHER DEPENDANTS									
	Number of contributor units ('000)								
No change									
Private insurance (c)	4.5	6.8	33.0	100.8	194.3	280.7	724.4	90.7	1,435.3
No private insurance	2.9	4.9	43.2	48.8	50.9	47.3	69.4	18.9	286.3
Total	7.5	11.7	76.3	149.7	245.2	328.0	793.8	109.6	1,721.6
Change (d)									
Private insurance to no private insurance	*	*	3.2	2.4	8.4	9.0	22.3	*	48.1
No private insurance to private insurance	*	*	3.9	8.7	19.0	15.6	25.4	4.7	78.2
Total	*	*	7.1	11.1	27.4	24.5	47.7	6.5	126.3
Don't know	*	*	*	*	*	*	2.9	*	9.4
Total	7.7	13.8	83.9	162.1	274.1	353.5	844.3	118.0	1,857.3
HEAD NOT MARRIED (e), ONE OR MORE DEPENDANTS									
	Number of contributor units ('000)								
No change									
Private insurance (c)	*	14.4	16.4	17.8	15.5	13.3	26.2	6.1	111.9
No private insurance	3.6	73.7	39.1	15.7	10.1	5.3	3.1	3.7	154.2
Total	5.7	88.1	55.6	33.5	25.5	18.6	29.3	9.8	266.1
Change (d)									
Private insurance to no private insurance	*	*	*	*	*	*	*	*	6.6
No private insurance to private insurance	*	*	*	*	2.3	*	*	*	11.3
Total	*	4.1	2.4	3.5	3.3	*	*	*	17.9
Don't know	*	*	*	*	*	*	*	*	*
Total	6.1	92.3	58.0	37.1	28.8	20.4	31.5	10.7	285.1
MARRIED COUPLE									
	Number of contributor units ('000)								
No change									
Private insurance (c)	4.3	24.2	82.9	85.9	111.1	122.9	413.7	77.7	922.6
No private insurance	3.2	46.7	220.3	48.0	31.0	24.9	54.1	23.7	451.8
Total	7.4	70.8	303.1	133.9	142.1	147.9	467.8	101.4	1,374.4
Change (d)									
Private insurance to no private insurance	*	*	3.0	*	2.9	2.5	10.9	*	22.3
No private insurance to private insurance	*	*	4.5	6.2	5.8	4.5	15.9	*	40.0
Total	*	*	7.5	7.5	8.7	7.0	26.8	*	62.3
Don't know	*	*	*	*	*	*	*	*	6.2
Total	8.1	73.1	311.5	141.8	151.7	155.4	496.6	104.8	1,442.9

**TABLE 11. CHANGES TO HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) FROM IMMEDIATELY PRIOR TO 1 NOVEMBER 1978 TO MARCH 1979 BY INCOME OF CONTRIBUTOR UNIT AND COMPOSITION OF CONTRIBUTOR UNIT – continued**

<i>Changes to health insurance</i>	<i>Gross weekly income of contributor unit (b)</i>								<i>Total</i>
	<i>Less than \$10</i>	<i>\$10 and under \$80</i>	<i>\$80 and under \$120</i>	<i>\$120 and under \$160</i>	<i>\$160 and under \$200</i>	<i>\$200 and under \$240</i>	<i>\$240 or more</i>	<i>Don't know</i>	
HEAD ONLY									
	Number of contributor units ('000)								
No change									
Private insurance (c)	30.6	248.5	189.7	235.5	203.5	123.2	122.0	91.7	1,244.7
No private insurance	48.0	647.5	191.7	162.1	110.3	60.9	48.9	54.0	1,323.3
<i>Total</i>	78.5	896.0	381.4	397.6	313.8	184.1	170.9	145.7	2,568.1
Change (d)									
Private insurance to no private insurance	5.4	25.8	16.2	12.1	12.6	10.2	7.6	2.9	92.9
No private insurance to private insurance	4.4	36.6	45.2	36.9	19.6	11.3	7.8	6.2	168.0
<i>Total</i>	9.9	62.4	61.4	49.1	32.2	21.5	15.4	9.1	260.9
Don't know	*	8.4	5.2	4.5	4.1	2.8	*	8.8	38.0
<i>Total</i>	90.6	966.8	448.0	451.2	350.1	208.4	188.3	163.5	2,866.9
ALL CONTRIBUTOR UNITS									
	Number of contributor units ('000)								
No change									
Private insurance (c)	41.5	293.9	322.1	440.1	524.3	540.2	1,286.3	266.2	3,714.6
No private insurance	57.6	772.7	494.4	274.6	202.3	138.4	175.4	100.2	2,215.6
<i>Total</i>	99.1	1,066.6	816.4	714.7	726.6	678.6	1,461.7	366.4	5,930.2
Change (d)									
Private insurance to no private insurance	6.1	29.3	23.1	17.1	24.9	22.0	42.0	5.5	170.0
No private insurance to private insurance	4.8	41.0	55.3	54.0	46.7	32.7	50.2	12.8	297.5
<i>Total</i>	10.9	70.3	78.4	71.1	71.6	54.7	92.1	18.3	467.5
Don't know	2.4	9.0	6.6	6.5	6.5	4.4	6.8	12.4	54.6
<i>Total</i>	112.4	1,145.9	901.4	792.3	804.8	737.7	1,560.7	397.1	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Income of head of contributor unit and of wife where present, but not of other dependants. (c) Includes contributor units that may have changed private funds or changed level of health coverage within a fund. (d) Excludes contributor units that may have changed private funds or changed the level of health coverage within a fund. (e) Includes never married, widowed, separated or divorced persons.

**TABLE 12. CHANGES TO HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) FROM IMMEDIATELY PRIOR TO 1 NOVEMBER 1978 TO MARCH 1979 BY AGE OF HEAD OF CONTRIBUTOR UNIT AND COMPOSITION OF CONTRIBUTOR UNIT**

Changes to health insurance	Age of head of contributor unit (years)						Total
	15 and under 25	25 and under 35	35 and under 50	50 and under 60	60 and under 65	65 and over	
MARRIED COUPLE, ONE OR MORE OTHER DEPENDANTS							
	Number of contributor units ('000)						
No change							
Private insurance (b)	36.8	494.0	714.2	167.0	16.4	6.9	1,435.3
No private insurance	20.5	101.0	124.4	30.7	5.9	3.9	286.3
Total	57.3	595.0	838.6	197.7	22.2	10.8	1,721.6
Change (c)							
Private insurance to no private insurance	*	20.9	21.3	3.9	*	*	48.1
No private insurance to private insurance	5.5	31.9	33.4	7.1	*	*	78.2
Total	7.3	52.8	54.6	11.0	*	*	126.3
Don't know	*	3.0	4.5	*	*	*	9.4
Total	65.4	650.7	897.8	209.6	23.0	10.8	1,857.3
HEAD NOT MARRIED (d), ONE OR MORE DEPENDANTS							
	Number of contributor units ('000)						
No change							
Private insurance (b)	8.1	32.1	55.7	14.7	*	*	111.9
No private insurance	29.7	55.9	53.2	12.2	*	*	154.2
Total	37.8	88.0	108.9	26.9	*	2.5	266.1
Change (c)							
Private insurance to no private insurance	*	2.9	3.1	*	*	*	6.6
No private insurance to private insurance	2.4	3.5	4.2	*	*	*	11.3
Total	2.6	6.4	7.3	*	*	*	17.9
Don't know	*	*	*	*	*	*	*
Total	41.0	94.8	116.3	28.6	*	2.5	285.1
MARRIED COUPLE							
	Number of contributor units ('000)						
No change							
Private insurance (b)	66.8	141.2	121.3	309.5	132.6	151.1	922.6
No private insurance	17.9	33.0	31.8	77.1	63.7	228.2	451.8
Total	84.7	174.3	153.1	386.6	196.3	379.4	1,374.4
Change (c)							
Private insurance to no private insurance	2.8	5.3	4.0	6.2	2.4	*	22.3
No private insurance to private insurance	5.6	9.6	6.7	9.2	3.4	5.6	40.0
Total	8.4	14.9	10.7	15.4	5.8	7.2	62.3
Don't know	*	*	*	*	*	*	6.2
Total	93.8	190.4	164.6	403.8	202.7	387.6	1,442.9



TABLE 12. CHANGES TO HEALTH INSURANCE OF CONTRIBUTOR UNIT (a) FROM IMMEDIATELY PRIOR TO 1 NOVEMBER 1978 TO MARCH 1979 BY AGE OF HEAD OF CONTRIBUTOR UNIT AND COMPOSITION OF CONTRIBUTOR UNIT – *continued*

Changes to health insurance	Age of head of contributor unit (years)						Total
	15 and under 25	25 and under 35	35 and under 50	50 and under 60	60 and under 65	65 and over	
HEAD ONLY							
	Number of contributor units ('000)						
No change							
Private insurance (b)	569.9	195.2	118.4	118.2	56.9	186.2	1,244.7
No private insurance	544.7	161.6	88.1	112.4	77.9	338.6	1,323.3
Total	1,114.6	356.8	206.5	230.6	134.8	524.8	2,568.1
Change (c)							
Private insurance to no private insurance	68.5	16.6	4.8	*	*	*	92.9
No private insurance to private insurance	124.9	18.9	8.6	5.5	2.7	7.4	168.0
Total	193.4	35.4	13.3	7.5	3.3	8.0	260.9
Don't know	24.5	4.4	3.9	2.6	*	*	38.0
Total	1,332.4	396.7	223.7	240.8	139.0	534.3	2,866.9
ALL CONTRIBUTOR UNITS							
	Number of contributor units ('000)						
No change							
Private insurance (b)	681.7	862.6	1,009.6	609.4	206.4	344.8	3,714.6
No private insurance	612.7	351.5	297.6	232.4	148.8	572.7	2,215.6
Total	1,294.4	1,214.1	1,307.2	841.8	355.2	917.5	5,930.2
Change (c)							
Private insurance to no private insurance	73.4	45.7	33.1	12.5	3.2	*	170.0
No private insurance to private insurance	138.3	63.9	52.8	23.0	6.4	13.0	297.5
Total	211.7	109.5	85.9	35.5	9.6	15.1	467.5
Don't know	26.6	9.1	9.3	5.3	*	2.6	54.6
Total	1,532.6	1,332.7	1,402.4	882.7	366.6	935.2	6,452.3

(a) See paragraph 7 for definition of contributor unit. (b) Includes contributor units that may have changed private funds or changed the level of health coverage within a fund. (c) Excludes contributor units that may have changed private funds or changed the level of health coverage within a fund. (d) Includes never married, widowed, separated or divorced persons.

TABLE 13. LEVEL OF HEALTH INSURANCE OF CONTRIBUTOR UNIT (a), MARCH 1979 BY HEALTH INSURANCE INTENTIONS OF HEAD OF CONTRIBUTOR UNIT

Health insurance	Health insurance intentions (b)								Total
	Change tables/funds (c)	Cancel private cover	Take out hospital and medical	Take out hospital	Take out medical	Don't know	Might change	Will not change	
Number of contributor units ('000)									
Private insurance									
Hospital and medical	99.2	18.1	}			14.5	154.8	3,094.9	3,381.4
Hospital only	5.0	*				*	15.4	209.5	232.6
Medical only	7.1	*		(e)	(e)	*	12.6	97.6	119.6
Ancillary only	*	*				*	3.6	25.2	30.0
Don't know (d)	6.1	*				*	27.1	228.8	265.0
Total private insurance	118.3	22.6				18.2	213.5	3,656.0	4,028.6
No private insurance	..	..	184.6	13.2	(f)25.2	22.1	320.4	1,005.6	(g)2,423.6

(a) See paragraph 7 for definition of contributor unit. (b) Intentions relate to the six months following interview. (c) Includes contributor units intending to only cancel part of their private insurance and contributor units with only hospital, medical or ancillary cover who intend to take out additional cover. (d) Those contributor units with private insurance who did not know the level of that insurance. (e) Contributor units with private health insurance who intend to take out hospital and medical insurance, hospital insurance or medical insurance are included in the "Change table/fund" column. (f) Includes contributor units only intending to take out ancillary cover. (g) Includes 852,500 contributor units where the head gave "pensioner/repatriation" as the reason for not having private health insurance. These persons were not asked the question about insurance intentions.

TABLE 14. NO PRIVATE INSURANCE AT MARCH 1979 : REASON WHY HEAD OF CONTRIBUTOR UNIT (a) DID NOT JOIN A PRIVATE FUND BY INCOME OF CONTRIBUTOR UNIT

Reasons for not joining private fund	Gross weekly income of contributor unit (b)								Total
	Less than \$10	\$10 and under \$80	\$80 and under \$120	\$120 and under \$160	\$160 and under \$200	\$200 and under \$240	\$240 and over	Don't know or not stated	
Number of contributor units ('000)									
Covered by being pensioner/repatriation	2.8	493.7	273.2	38.3	12.4	5.5	6.0	20.7	852.5
Cost	34.0	212.8	139.1	107.6	90.4	64.1	94.9	27.7	770.6
Healthy enough	8.5	59.8	60.5	66.9	61.2	45.6	72.0	20.5	395.0
Political/ideological reasons	*	7.9	8.0	10.0	12.2	11.0	19.8	4.8	75.7
Confused about scheme/how to go about it	2.3	12.8	10.5	12.0	11.9	8.5	14.1	5.4	77.7
Didn't want to/too bothersome	6.5	36.1	35.4	38.8	33.7	20.1	26.6	15.7	212.8
Haven't got around to it	11.0	52.9	57.0	55.6	41.3	30.7	33.5	14.2	296.3
Other reasons	8.1	46.2	28.5	24.1	27.9	21.4	30.8	13.9	201.0
Don't know	3.9	20.6	13.8	22.5	10.3	7.5	9.2	13.6	101.5
Total (c)	65.6	809.2	522.6	296.3	232.6	163.9	221.2	112.2	2,423.6

(a) See paragraph 7 for definition of contributor unit. (b) Income of head of contributor unit and of wife where present, but not of other dependants. (c) The sum of the components is usually higher than the number of contributor units because more than one reason could be given for not joining a private fund.

# STANDARD ERRORS

Since the estimates in this statement are based on a sample, they may differ from the figures that would have been obtained from a complete census using the same questionnaires and procedures. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might have varied by chance because only a sample, and not the whole population, was enumerated. There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained from a comparable complete enumeration, and about nineteen chances in twenty that the difference will be less than two standard errors.

2. Space does not allow for the separate indication of the standard error of all estimates in this statement. For this reason a table of standard errors for general application to the estimates of number of contributor units or persons is given below. Although these figures will not give a precise measure of the standard error of a particular estimate they will indicate the order of magnitude. An example of the use of the table is: if the estimate obtained from a sample for N.S.W. is 100,000, the standard error is 3,900, this means that there are about two chances in three that the true figure is within the range 96,100 to 103,900 and about nineteen changes in twenty that this figure is between 92,800 and 107,800.

3. Very small estimates are subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Estimates with sampling variability greater than 30 percent have not been shown.

4. Standard errors as a percentage of the estimates are shown for Australia in the table below. The percentages show that, the smaller the estimate the higher is the relative standard error. Relatively small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In the tables in this statement, estimates not considered sufficiently reliable have not been shown. Although figures for these small components can in some cases be derived by subtraction, they should not be regarded as reliable. The reliability of an estimated percentage depends on the reliability of both the numerator and denominator of the percentage. In general, however, any percentage shown in this publication will be subject to a percent standard error lower than that for the corresponding estimate (numerator).

5. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with non-sampling errors (see paragraphs 19 and 20).

STANDARD ERRORS OF ESTIMATES – NUMBER OF CONTRIBUTOR UNITS OR PERSONS

Size of estimate	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.	
										Number
										percent (a)
500						180				
1,000				340	340	250	340	330		
1,300			500	410	410	300	410	390	560	37
2,000	690	700	570	460	460	340	470	440	650	33
2,500	730	780	630	510	510	380	510	480	720	29
3,000	850	850	690	550	560	410	550	510	800	27
4,000	980	960	780	620	630	460	620	560	920	23
5,000	1,100	1,100	860	680	690	500	680	610	1,000	20
6,000	1,200	1,200	930	730	750	530	740	650	1,100	18
10,000	1,500	1,400	1,200	900	920	640	910	750	1,400	14
20,000	2,000	1,900	1,500	1,200	1,200	810	1,200	910	2,000	10
50,000	3,000	2,700	2,200	1,600	1,700	1,100	1,700	1,100	2,900	5.8
100,000	3,900	3,500	2,800	2,100	2,100	1,300	..	1,300	3,900	3.9
200,000	5,000	4,400	3,600	2,600	2,600	1,500	..	..	5,100	2.6
300,000	5,800	5,000	4,100	2,900	2,900	..	..	..	6,000	2.0
500,000	6,900	5,800	4,800	3,300	3,900	..	..	..	7,200	1.4
1,000,000	8,500	7,000	5,900	..	..	..	..	..	9,100	0.9
2,000,000	10,000	8,400	..	..	..	..	..	..	11,000	0.6
5,000,000	..	..	..	..	..	..	..	..	15,000	0.3

(a) In this publication, estimates with a standard error of more than 30 percent have not been published.

## APPENDIX II

### SURVEY QUESTIONNAIRE

The extract below shows the health insurance survey questions that were asked of all heads of contributor units (see paragraph 7 for definition of contributor unit). Questions for the usual population survey and a supplementary survey on discouraged job-seekers were included elsewhere in the questionnaire.

2. It has been included to assist in interpretation of the tables, but it should be borne in mind that the questions are asked by interviewers who have been specially trained and have written instructions on the use of the questionnaire.

<p>86. THE NEXT FEW QUESTIONS ARE ABOUT ... HEALTH INSURANCE ARRANGEMENTS.</p>	<p>91. FIRSTLY FOR MEDICAL COVER -</p>
<p>87. DOES ... CURRENTLY HAVE PRIVATE HEALTH INSURANCE FROM A HEALTH FUND?</p> <p>Yes (<i>Go to Q.89</i>)    ..    <input type="checkbox"/> 1</p> <p>No    ..    ..    <input type="checkbox"/> 2</p>	<p>IS ... COVERED BY THE HEALTH FUND TO GET BACK 75% OF THE SCHEDULE FEE, OR HAS ... ADDITIONAL COVER TO GET BACK THE FULL AMOUNT?</p> <p>Book produced (<i>Go to Q.97</i>)    ..    <input type="checkbox"/> 1</p>
<p>88. DOES ... HAVE SOME PRIVATE HEALTH COVER BECAUSE OF SOMEONE ELSE'S CONTRIBUTIONS TO A FUND?</p> <p>Yes    ..    ..    <input type="checkbox"/> 1</p> <p>No (<i>Go to Q.104</i>)    ..    <input type="checkbox"/> 2</p>	<p>Top table/highest cover (<i>Go to Q.92</i>)    ..    <input type="checkbox"/> 2</p> <p>100% (<i>Go to Q.93</i>)    ..    <input type="checkbox"/> 3</p> <p>75% (<i>Go to Q.93</i>)    ..    <input type="checkbox"/> 4</p> <p>Either 100% or 75% but don't know which (<i>Go to Q.92</i>)    ..    <input type="checkbox"/> 5</p>
<p>89. IS THIS INSURANCE AT THE SINGLE OR FAMILY MEMBERSHIP RATES?</p> <p>Single    ..    ..    <input type="checkbox"/> 1</p> <p>Family    ..    ..    <input type="checkbox"/> 2</p> <p>Other arrangements ..    <input type="checkbox"/> 3</p>	<p>Other/don't know</p> <p>.....</p> <p>.....</p> <p>(<i>Go to Q.92</i>)..... <input type="checkbox"/> 6</p>
<p>90. DOES THE FUND COVER ... FOR BOTH HOSPITAL AND MEDICAL EXPENSES, FOR HOSPITAL ONLY, OR FOR MEDICAL ONLY?</p> <p>Both hospital and medical    ..    <input type="checkbox"/> 1</p> <p>Medical only    ..    <input type="checkbox"/> 2</p> <p>Hospital only (<i>Go to Q.94</i>)    ..    <input type="checkbox"/> 3</p> <p>Ancillaries/extras only (Dental, optical, physio etc.) (<i>Go to Q.98</i>)    ..    <input type="checkbox"/> 4</p>	<p>92. DO YOU HAVE THE MEMBERSHIP BOOK SO THAT YOU COULD CHECK THE DETAILS?</p> <p>Book produced (<i>Go to Q.97</i>)    ..    <input type="checkbox"/> 1</p> <p>Book not available    ..    <input type="checkbox"/> 2</p>
	<p>93. <u>Sequence Guide</u></p> <p>If both hospital and medical cover (Code '1' in Q.90), go to Q.94    <input type="checkbox"/> 1</p> <p>Otherwise, go to Q.98    ..    <input type="checkbox"/> 2</p>

<p><b>94. FOR HOSPITAL COVER –</b></p> <p>IS ... COVERED BY THE HEALTH FUND TO HAVE A SHARED WARD, OR HAS ... ADDITIONAL COVER TO HAVE A SINGLE ROOM IN HOSPITAL?</p> <p>Book produced (Go to Q.97) .. .. <input type="checkbox"/> 1</p> <p>Top table/highest cover (Go to Q.95) .. .. <input type="checkbox"/> 2</p> <p>Single (Private) (Go to Q.98) .. .. <input type="checkbox"/> 3</p> <p>Shared (Intermediate) (Go to Q.98) .. .. <input type="checkbox"/> 4</p> <p>Other/don't know .. .. <input type="checkbox"/> 5</p> <p>(Go to Q.95) .. .. <input type="checkbox"/> 5</p>	<p><b>98. DOES ... INTEND TO CHANGE THESE ARRANGEMENTS WITHIN THE NEXT SIX MONTHS?</b></p> <p>Yes .. .. <input type="checkbox"/> 1</p> <p>Maybe/don't know (Go to Q.100) .. .. <input type="checkbox"/> 2</p> <p>No (Go to Q.100) .. .. <input type="checkbox"/> 3</p>	<p><b>104. WHAT ARE THE REASONS, IF ANY, ... HAD FOR DECIDING NOT TO TAKE OUT PRIVATE INSURANCE WITH A HEALTH FUND?</b></p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>Covered by being pensioner/ Repatriation (Go to Q.111) <input type="checkbox"/> 1</p> <p>Cost .. .. <input type="checkbox"/> 2</p> <p>Healthy enough .. .. <input type="checkbox"/> 3</p> <p>Political/ideological reasons .. .. <input type="checkbox"/> 4</p> <p>Confused about scheme/ how to go about it .. .. <input type="checkbox"/> 5</p> <p>Didn't want to/too bothersome .. .. <input type="checkbox"/> 6</p> <p>Haven't got around to it .. .. <input type="checkbox"/> 7</p> <p>Other reasons .. .. <input type="checkbox"/> 8</p> <p>Don't know .. .. <input type="checkbox"/> 9</p>
<p><b>95. <u>Sequence Guide</u></b></p> <p>If Q.92 asked, go to Q.98 .. .. <input type="checkbox"/> 1</p> <p>Otherwise, go to Q.96 .. .. <input type="checkbox"/> 2</p>	<p><b>99. WHAT DOES ... INTEND TO DO?</b></p> <p>.....</p> <p>.....</p> <p>.....</p> <p>Change tables/Funds .. <input type="checkbox"/> 1</p> <p>Cancel – hospital and medical .. <input type="checkbox"/> 2</p> <p>– hospital only .. <input type="checkbox"/> 3</p> <p>– medical only .. <input type="checkbox"/> 4</p> <p>Don't know .. .. <input type="checkbox"/> 5</p>	
<p><b>96. DO YOU HAVE THE MEMBERSHIP BOOK SO THAT YOU COULD CHECK THE DETAILS?</b></p> <p>Book produced (Go to Q.97) .. .. <input type="checkbox"/> 1</p> <p>Book not available (Go to Q.98) .. .. <input type="checkbox"/> 2</p>	<p><b>100. HAS ... BELONGED TO THE FUND FOR MORE THAN SIX MONTHS?</b></p> <p>Yes (Go to Q.111) .. .. <input type="checkbox"/> 1</p> <p>Don't know/not sure .. .. <input type="checkbox"/> 2</p> <p>No .. .. <input type="checkbox"/> 3</p>	<p><b>105. HAS ... REGISTERED WITH ONE OF THE HEALTH FUNDS TO OBTAIN THE 40% GOVERNMENT BENEFIT ON MEDICAL EXPENSES?</b></p> <p>Yes/think so .. .. <input type="checkbox"/> 1</p> <p>No/don't think so .. .. <input type="checkbox"/> 2</p> <p>Don't know .. .. <input type="checkbox"/> 3</p>
<p><b>97. <u>Interviewer</u> :</b></p> <p>Fund : .....</p> <p>.....</p> <p>Table : .....</p> <p>Cover (To be coded) <input type="checkbox"/></p>	<p><b>101. AT THE END OF OCTOBER LAST YEAR DID ... BELONG TO A PRIVATE HEALTH FUND?</b></p> <p>Yes .. .. <input type="checkbox"/> 1</p> <p>Don't know/not sure (Go to Q.111) .. .. <input type="checkbox"/> 2</p> <p>No (Go to Q.111) .. .. <input type="checkbox"/> 3</p>	
	<p><b>102. WAS THAT HEALTH COVER FOR BOTH HOSPITAL AND MEDICAL EXPENSES, OR FOR HOSPITAL ONLY?</b></p> <p>Both hospital and medical .. <input type="checkbox"/> 1</p> <p>Hospital only .. .. <input type="checkbox"/> 2</p> <p>Ancillaries only .. .. <input type="checkbox"/> 3</p> <p>Don't know .. .. <input type="checkbox"/> 4</p>	
	<p><b>103. Go to Q.111</b></p>	

<p>106. DOES ... INTEND TO TAKE OUT PRIVATE HEALTH INSURANCE WITHIN THE NEXT SIX MONTHS?</p> <p>Yes .. <input type="checkbox"/> 1</p> <p>Maybe/depends/ don't know (Go to Q.108) .. <input type="checkbox"/> 2</p> <p>No (Go to Q.108) .. <input type="checkbox"/> 3</p>	<p>111. <u>Sequence Guide</u></p> <p>If married and spouse listed on HF, go to Q.112A .. <input type="checkbox"/> 1</p> <p>Otherwise, go to Q.112B .. <input type="checkbox"/> 2</p>	<p>115. <u>Sequence Guide</u></p> <p>If male aged 65 or more, go to Q.116 .. <input type="checkbox"/> 1</p> <p>If female aged 60 or more, go to Q.116 .. <input type="checkbox"/> 2</p> <p>Otherwise, go to Q.117 .. <input type="checkbox"/> 3</p>
<p>107. DOES ... INTEND TO TAKE OUT BOTH HOSPITAL AND MEDICAL INSURANCE, OR HOSPITAL ONLY, OR MEDICAL ONLY?</p> <p>Both hospital &amp; medical .. <input type="checkbox"/> 1</p> <p>Hospital only .. <input type="checkbox"/> 2</p> <p>Medical only .. <input type="checkbox"/> 3</p> <p>Ancillaries only .. <input type="checkbox"/> 4</p> <p>Don't know .. <input type="checkbox"/> 5</p>	<p>112A. THE NEXT QUESTION IS ABOUT THE COMBINED WEEKLY INCOME OF ... AND ... (spouse).</p> <p>Show prompt card A IN WHICH OF THESE GROUPS IS (THEIR/YOUR) COMBINED TOTAL WEEKLY INCOME FROM ALL SOURCES, BEFORE TAX OR ANYTHING ELSE IS TAKEN OUT?</p> <p>112B Show prompt card A IN WHICH OF THESE GROUPS IS ... TOTAL WEEKLY INCOME FROM ALL SOURCES, BEFORE TAX OR ANYTHING ELSE IS TAKEN OUT?</p> <p>Group .. <input type="checkbox"/> 8</p> <p>Don't know (Go to Q.115) .. <input type="checkbox"/> 8</p>	<p>116. DOES ... HAVE A PENSIONER HEALTH BENEFIT CARD?</p> <p>Yes .. <input type="checkbox"/> 1</p> <p>No .. <input type="checkbox"/> 2</p> <p>Don't know .. <input type="checkbox"/> 3</p>
<p>108. HAS ... BELONGED TO A PRIVATE HEALTH FUND AT ANY TIME IN THE PAST SIX MONTHS?</p> <p>Yes .. <input type="checkbox"/> 1</p> <p>No (Go to Q.111) .. <input type="checkbox"/> 2</p> <p>Don't know (Go to Q.111) .. <input type="checkbox"/> 3</p>	<p>113. <u>Sequence Guide</u></p> <p>If usually works 35 hours or more, go to Q.117 .. <input type="checkbox"/> 1</p> <p>If group 1 in Q.112, go to Q.117 .. <input type="checkbox"/> 2</p> <p>Otherwise, go to Q.114 .. <input type="checkbox"/> 3</p>	<p>117. <u>Interviewer</u></p> <p>Code number of dependent children (Children less than 15, plus children 15-25 years at full-time education)</p> <p>None .. <input type="checkbox"/> 9</p> <p>One or more (If 8 or more, code 8) .. <input type="checkbox"/></p>
<p>109. DID ... BELONG TO A PRIVATE HEALTH FUND AT THE END OF OCTOBER LAST YEAR?</p> <p>Yes .. <input type="checkbox"/> 1</p> <p>No (Go to Q.111) .. <input type="checkbox"/> 2</p> <p>Don't know (Go to Q.111) .. <input type="checkbox"/> 3</p>	<p>114. Show prompt card B WHAT PROPORTION OF THAT INCOME COMES FROM GOVERNMENT PENSIONS AND BENEFITS</p> <p>Less than ¼ (Go to Q.117) .. <input type="checkbox"/> 1</p> <p>¼ to less than ½ (Go to Q.117) .. <input type="checkbox"/> 2</p> <p>½ to less than ¾ (Go to Q.117) .. <input type="checkbox"/> 3</p> <p>¾ or more .. <input type="checkbox"/> 4</p> <p>Don't know .. <input type="checkbox"/> 5</p>	
<p>110. WAS THAT HEALTH COVER FOR BOTH HOSPITAL AND MEDICAL EXPENSES, OR WAS IT FOR HOSPITAL ONLY ?</p> <p>Both hospital &amp; medical .. <input type="checkbox"/> 1</p> <p>Hospital only .. <input type="checkbox"/> 2</p> <p>Ancillaries only .. <input type="checkbox"/> 3</p> <p>Don't know .. <input type="checkbox"/> 4</p>		







